

Information to identify the case:

Debtor 1

Antonio E Morales

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7641

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: **20-13571-JNP**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Antonio E Morales

5/22/24

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Antonio E Morales
Debtor

Case No. 20-13571-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: May 22, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 24, 2024:

Recip ID	Recipient Name and Address
db	+ Antonio E Morales, 4514 Cooper Ave, Merchantville, NJ 08109-2916
sp	+ Barbara J Snavely, Washington Professional Campus, Suite I-4 900 Route 168, Turnersville, NJ 08012-3212
r	+ Keller Williams, 513 South Lenola Road, Moorestown, NJ 08057-1550
r	+ Sara Hawken, Keller Williams Realty, 513 South Lenola Road, Moorestown, NJ 08057-1550
518743274	+ Attorney General, PO Box 080, Hughes Justice Complex, Trenton, NJ 08625-0080
518743280	+ Constellation New Energy, Inc., PO Box 5471, Carol Stream, IL 60197-5471
518743282	+ Convergent Commercial, C/O NJ Manufacturers Ins., 925 Westchester Ave. Suite 101, West Harrison, NY 10604-3562
518743285	+ Division of Taxation, PO Box 046, Trenton, NJ 08601-0046
518743289	Haddon Emergency Physicians, PO Box 41541, Philadelphia, PA 19101-1541
518743292	+ Jefferson Health NJ, 500 Marlboro Ave, Cherry Hill, NJ 08002-2020
518743294	Lourdes Imaging Associates, PO Box 3012, Wilmington, DE 19804-0012
518803228	+ MidFirst Bank., Denise Carlon, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
518743296	Midfirst Bank, One Grand Central Place, 60 E 42nd St, New York, NY 10165
518743298	+ Nattassia Caban, 4514 Cooper Ave, Pennsauken, NJ 08109-2916
518823990	+ PSE&G, Attn: Bankruptcy Department, P O Box 709, Newark NJ 07101-0709
519753207	+ Pennsauken Sewerage Authority, 1250 John Tipton Blvd, Pennsauken, NJ 08110-2322
518743302	+ Pennsauken Tax Office, 5605 N. Crescent Boulevard, Pennsauken, NJ 08110-1834
518743306	Regional Sewer Service, PO Box 1105, Bellmawr, NJ 08099-5105
518743310	+ US Attorney's Office, 7th Floor, 970 Broad Street, Newark, NJ 07102-2527
518743311	+ US Department Of Education, PO Box 15028, Atlanta, GA 30333-0028

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 22 2024 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 22 2024 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518743286	Email/Text: akron_patient_services@teamhealth.com	May 22 2024 20:36:00	Emergency Phy Assoc of SJ, 3585 Ridge Park Drive, Akron, OH 44333
518761297	+ EDI: COMCASTCBLCENT	May 23 2024 00:24:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
518743275	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 22 2024 20:42:05	Capital Bank, Attn: Bankruptcy, 1 Church St. # 300, Rockville, MD 20850-4190
518743276	+ Email/Text: ngisupport@radiusgs.com	May 22 2024 20:36:00	Central Credit Services, LLC, 9550 Regency Square Blvd, Suite 500 A, Jacksonville, FL 32225-8169
518743278	+ EDI: COMCASTCBLCENT		

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		May 23 2024 00:24:00	Comcast Cable Communications Management, One Comcast Center, Philadelphia, PA 19103-2833
518743279	+ EDI: COMCASTCBLCENT	May 23 2024 00:24:00	Comcast Xfinity Cable, PO Box 3001, Southeastern, PA 19398-3001
518743281	+ EDI: CONVERGENT.COM	May 23 2024 00:30:00	Convergent, 800 Sw 39th St, Renton, WA 98057-4927
518743283	+ EDI: CCS.COM	May 23 2024 00:30:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
518743284	+ EDI: CCS.COM	May 23 2024 00:30:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
518811192	Email/Text: BNCnotices@dcmservices.com	May 22 2024 20:36:00	Emergency Physician Associates of S Jersey, PO Box 1123, Minneapolis, MN 55440-1123
518743288	Email/Text: rj@ffcc.com	May 22 2024 20:36:00	First Federal Credit Control, Attn: Bankruptcy, 24700 Chagrin Blvd, Ste 205, Cleveland, OH 44122
518743287	^ MEBN	May 22 2024 20:34:15	Financial Recoveries, PO Box 1388, Mt Laurel, NJ 08054-7388
518743290	^ MEBN	May 22 2024 20:35:15	HRRG, PO BOX 8486, Coral Springs, FL 33075-8486
518743291	+ EDI: IRS.COM	May 23 2024 00:24:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
518743295	+ Email/Text: BKNotice@ldvlaw.com	May 22 2024 20:36:00	Lyons, Doughty & Veldhuis PC, 136 Gaither Drive Suite 100, Mt Laurel, NJ 08054-2239
518831444	+ EDI: AISMIDFIRST	May 23 2024 00:24:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
518743297	+ EDI: AISMIDFIRST	May 23 2024 00:24:00	Midland Mortgage Company, PO Box 26648, Oklahoma City, OK 73126-0648
519025786	+ Email/Text: legalcollections@njm.com	May 22 2024 20:36:00	NEW JERSEY MANUFACTURERS INSURANCE COMPANY, 301 SULLIVAN WAY, W TRENTON, NJ 08628-3496
518743301	+ Email/Text: legalcollections@njm.com	May 22 2024 20:36:00	New Jersey Manufacturers Insurance Co., 301 Sullivan Way, West Trenton, NJ 08628-3496
518816457	Email/Text: perituspendrick@peritussservices.com	May 22 2024 20:36:00	Pendrick Capital Partners, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
518823990	^ MEBN	May 22 2024 20:35:41	PSE&G, Attn: Bankruptcy Department, P O Box 709, Newark NJ 07101-0709
518743304	^ MEBN	May 22 2024 20:35:05	PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
518743303	Email/Text: Triage_Bankruptcy_Notices@progressive.com	May 22 2024 20:36:00	Progressive Drive Insurance, PO Box 7247-0311, Philadelphia, PA 19170-0311
518743305	+ Email/Text: ngisupport@radiusgs.com	May 22 2024 20:36:00	Radius Global Solutions, LLC, PO BOX 390846, Minneapolis, MN 55439-0846
519029259	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	May 22 2024 20:36:00	State of New Jersey, Department of Treasury, Division of Taxation, Bankruptcy Unit, PO Box 245, Trenton, NJ 08695-0245
518753901	Email/Text: tax@pennsauken.gov	May 22 2024 20:36:00	PENNSAUKEN TOWNSHIP, 5605 N CRESCENT BLVD, PENNSAUKEN, NJ 08110
518743307	+ Email/Text: bankruptcydepartment@tsico.com	May 22 2024 20:37:00	Transworld Systems Inc., 500 Virginia Drive Suite 514, Fort Washington, PA 19034-2733
518743309	^ MEBN	May 22 2024 20:35:41	US Attorney General, US Department of Justice, 950 Pennsylvania Avenue, Washington, DC 20530-0009

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518743312	+ Email/Text: edbknotices@ecmc.org	May 22 2024 20:36:00	US Department of Education, PO box 790336, Saint Louis, MO 63179-0336
518743313	^ MEBN	May 22 2024 20:33:59	Waypoint Resource Group, Attn: Bankruptcy, 301 Sundance Pwy, Round Rock, TX 78681-8004
518743314	+ Email/Text: bankruptcynotice@westlakefinancial.com	May 22 2024 20:37:00	Westlake Financial Services, Attn: Bankruptcy, Po Box 76809, Los Angeles, CA 90076-0809
518811134	+ Email/Text: bankruptcynotice@westlakefinancial.com	May 22 2024 20:37:00	Westlake Financial Services, 4751 Wilshire Blvd, Suite 100, Los Angeles, CA 90010-3847

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518743299	*+	Nattassia Caban, 4514 Cooper Ave, Pennsauken, NJ 08109-2916
518743300	*+	Nattassia Caban, 4514 Cooper Ave, Pennsauken, NJ 08109-2916
518743277	##+	Central Research, Inc., PO Box 1460, Lowell, AR 72745-1460
518743293	##+	KML Law Group PC, 216 Haddon Avenue Suite 406, Collingswood, NJ 08108-2812
518743308	##+	Tru Green, 860 Ridge Lake Boulevard, Memphis, TN 38120-9408

TOTAL: 0 Undeliverable, 2 Duplicate, 3 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 24, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 22, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com
Barbara J. Snively	on behalf of Debtor Antonio E Morales jjresq1@comcast.net
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6